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**VIA ELECTRONIC AND US MAIL**

Hon William H. Pauley III  
United States District Court  
Southern District of New York  
40 Foley Square  
New York, New York 10007

**RE: Manchanda v Navient Student Loans; 1:19-CV-05121-WHP**

Dear Judge Pauley:

I would like to draw your attention to the Consumer Financial Protection Bureau investigation (**Exhibit C**) into the corrupt racketeering and criminal relationship by and between Educational Credit Management Corporation ("ECMC") and Navient Student Loans wherein the former will threaten, intimidate, coerce, take advantage of, extort, blackmail, harass, and violate bankruptcy stays threatening to further ruin credit, if the student loan borrower does not accept up to 50-60% of original remaining student loan balance as a "collection cost," with Navient Student Loans then buying this whole debt and trying to pawn it off as a "federal student loan."

This is like a dishonest law guardian billing a poor parent \$50,000 in legal fees, then adding it to a child support bill, and enforcing a private debt through the family courts/child support enforcement unit under penalty of jail, loss of professional and driving licenses, passport confiscation, etc.

It is a wholesale abuse of federal/state law, plain and simple, and is being done knowingly, criminally and intentionally by the working relationship of ECMC & Navient to millions of students/kids around the country, purely for greed.

Respectfully submitted,



Rahul Manchanda, Esq.